Case 22-22141-GLT Doc 16 Filed 11/17/22 Entered 11/18/22 00:28:45 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:							
Debtor 1:	Kari R. Marker	Social Security number or ITIN: xxx-xx-2603					
	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:					
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 10/31/22					
Case number:	22-22141-GLT						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kari R. Marker	
2.	All other names used in the last 8 years		
3.	Address	129 Bridgeport Street Mount Pleasant, PA 15666	
4.	Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412–391–8000
			Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 11/15/22

For more information, see page 2

Debtor Kari R. Marker Case number 22–22141–GLT

7. Meeting of creditors Location: remotely by the Trustee via Zoom, how to Debtors must attend the meeting to December 12, 2022 at 10:00 AM participate:goto www.ch13pitt.com, be questioned under oath. In a joint meetings@chapter13trusteewdpa.com case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 2/10/23 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 1/9/23 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: 4/29/23 claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing_proof_claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 9. Filing of plan, objections 13 trustee and will be held immediately following the meeting of creditors on: 12/12/22 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com and hearing Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections** to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law 12. Exempt property does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-22141-GLT

Kari R. Marker

Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Nov 15, 2022 Form ID: 309iPGH Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID Recipient Name and Address

db + Kari R. Marker, 129 Bridgeport Street, Mount Pleasant, PA 15666-2033

aty + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

15542280 + Value Finance Inc, Pob 248, Ebensburg, PA 15931-0248

TOTAL: 3

$Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: julie.steidl@steidl-steinberg.com	Date/Time	Recipient Name and Address
aty	Email Text. June.steate steati-stemberg.com	Nov 15 2022 23:57:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Nov 15 2022 23:57:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Nov 15 2022 23:57:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Nov 16 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15542256	+ Email/Text: bk@avant.com	Nov 15 2022 23:58:00	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
15542257	+ Email/Text: bk@avant.com	Nov 15 2022 23:58:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15542259	+ EDI: WFNNB.COM	Nov 16 2022 04:53:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15542258	+ EDI: WFNNB.COM	Nov 16 2022 04:53:00	Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789
15542261	+ EDI: WFNNB.COM		Columbus, Off 43210-2707

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District/off: 0315-2 User: auto Page 2 of 3
Date Rcvd: Nov 15, 2022 Form ID: 309iPGH Total Noticed: 34

Date Reva. 110V	13, 2022	on on	Total Noticea. 34
		Nov 16 2022 04:53:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15542260	+ EDI: WFNNB.COM	Nov 16 2022 04:53:00	Comenity/Big Lots, Po Box 182120, Columbus, OH 43218-2120
15542263	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2022 23:59:36	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15542262	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2022 23:59:48	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15542264	+ EDI: AMINFOFP.COM	Nov 16 2022 04:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15542265	+ EDI: AMINFOFP.COM	Nov 16 2022 04:53:00	First Premier Bank, Attn: Bankruptcy, Po Box
15542266	Email/Text: ktramble@lendmarkfinancial.com	Nov 15 2022 23:57:00	5524, Sioux Falls, SD 57117-5524 Lendmark Financial Services, 2118 Usher St.,
15542267	^ MEBN	Nov 15 2022 23:50:39	Covington, GA 30014 Lendmark Financial Services, Attn: Bankuptcy,
155 100 50		1107 13 2022 23.30.37	1735 N. Brown Road, Suite 300, Lawrenceville, GA 30043-8228
15542269	+ Email/Text: bankruptcy@marinerfinance.com	Nov 15 2022 23:57:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15542268	+ Email/Text: bankruptcy@marinerfinance.com	Nov 15 2022 23:57:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
15542270	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2022 23:57:00	Mr. Cooper, 350 Highland Drive, Houston, TX 77009-6623
15542271	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2022 23:57:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15542272	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 16 2022 00:00:02	Regional Acceptance Corp, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15542273	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 16 2022 00:00:02	Regional Acceptance Corp, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC
15543033	+ EDI: RMSC.COM		27858-4105
		Nov 16 2022 04:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15542275	+ EDI: RMSC.COM	Nov 16 2022 04:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15542274	+ EDI: RMSC.COM	Nov 16 2022 04:53:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15542278	+ EDI: TCISOLUTIONS.COM	Nov 16 2022 04:53:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
15542277	+ EDI: TCISOLUTIONS.COM	Nov 16 2022 04:53:00	Total Visa/The Bank of Missouri, Po Box 89028, Sioux Falls, SD 57109-9028
15542276	+ EDI: TCISOLUTIONS.COM	Nov 16 2022 04:53:00	Total Visa/The Bank of Missouri, Po Box 84930, Sioux Falls, SD 57118-4930
15543156	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Nov 15 2022 23:59:47	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or # out of date forwarding orders with USPS.

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District/off: 0315-2 User: auto Page 3 of 3

Date Rcvd: Nov 15, 2022 Form ID: 309iPGH Total Noticed: 34

Recip ID Bypass Reason Name and Address

cr NATIONSTAR MORTGAGE LLC

15542279 *+ Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com

Kenneth Steidl

on behalf of Debtor Kari R. Marker julie.steidl@steidl-steinberg.com

ken. steidl@steidl-steinberg.com; if riend@steidl-steinberg.com; as teidl@steidl-steinberg.com; todd@steidl-steinberg.com; rlager@steidl@steidl-steinberg.com; as teidl@steidl-steinberg.com; as teidl@steidl-steidl@steidl-steidl-steidl@steidl-steidl-steidl@steidl-steidl-steidl@steidl-

eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4